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1	BALTIMORE CITY DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
2	AND COMMONITE DEVELOPMENT
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4	AFFORDABLE HOUSING TRUST FUND COMMISSION MEETING
5	(Webex)
6	Tuesday, October 27, 2020
7	BEFORE: DAVID BOWERS, President
8	
9	MEMBERS PRESENT:
10	JALAL GREENE SHANNON SNOW VERNADINE KIMBALL
11	ILETHA JOYNES
12	TISHA GUTHRIE  VERNADINE KIMBALL
13	MATT HILL CINDY PLAVIER-TRUITT
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20	Reported by:
21	Roland Thomas Bowman, III

1	Also Present:
2	STEPHANI ESTRADA, Project Coordinator, Affordable Housing Trust Fund, DHCD
3	TISHA EDWARDS, Executive Director, Mayor's Office of
4	Children and Family Success
5	JOHN MOBLEY, Program Manager, Affordable Housing Trust Fund, DHCD
6 7	DANISE JONES-DORSEY, Moderator
8	ANGELA WHITAKER, Director, Baltimore City Community Action Partnership
9	NICK CALACE, Public Housing Program
10	CORLISS ALSTON, Senior Vice President, Housing Choice Voucher Program
11	AMY HENNEN, Maryland Volunteer Lawyers Service
12	SCOTT GOTTBREHT, Associate Vice President, Homeless Services, United Way of Central Maryland
14	UNIDENTIFIED SPEAKER: Office of People's Counsel
15	JANET ABRAHAMS, Executive Director, HABC
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## PROCEEDINGS

(6:02 p.m.)

PRESIDENT BOWERS: My name is David Bowers. I am the President of the Baltimore City Affordable Housing Trust Fund Commission. It is Tuesday, October 27, 2020, 6:02 p.m., Eastern Standard Time, and I'm calling our meeting, our public meeting to order.

I want to welcome everyone who is watching us online. I want to thank everyone who has joined us here, our guests. We have several guests here this evening.

And want to thank, as always, Department staff as well as the team that is recording this session.

We will start off everyone should have for Commission Members I want to thank you for joining us this evening as always. So we have done our call to order.

Let me by way to see if we have a quorum. I will call names of Commission Members. If you are present, if you could indicate by doing so. You could all take your cells off mute while we do this.

Iletha Joynes.

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             MS. JOYNES: Present.
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              PRESIDENT BOWERS: Ms. Joynes is present.
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    Thank you.
             Matt Hill.
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             MR. HILL: Present.
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              PRESIDENT BOWERS: Matt Hill is present. Thank
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    you.
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              Shannon Snow.
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             MS. SNOW: Present.
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              PRESIDENT BOWERS: Snow is present. Thank you.
              Jalal Greene.
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12
             MR. GREENE: Present.
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              PRESIDENT BOWERS: Jay Greene is present.
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              Cindy Plavier-Truitt.
             MS. PLAVIER-TRUITT: Present.
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              PRESIDENT BOWERS: Ms. Truitt is present.
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    Thank you.
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              Tisha Guthrie.
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             MS. GUTHRIE: Present.
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             PRESIDENT BOWERS: Ms. Guthrie is present.
21
   Thank you.
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1 Ms. Vernadine Kimball. 2 MS. KIMBALL: Present. 3 PRESIDENT BOWERS: Ms. Kimball is present. 4 Thank you. 5 Did I miss any Commission Members? Okay. Looks like we do have an establishment 6 7 of a quorum. So I want to again thank you all for being with us this evening. 8 So a quorum being established, we will move 9 10 into an approval of the notes, the minutes from the 11 September meeting, which were sent out again by 12 departmental staff. Thank you, Stephani. So, I would 13 ask Commission Members, if you haven't already, to review 14 those minutes; and if there are any corrections that need to be made, let us know. Otherwise, we'll entertain a 15 16 motion to approve and accept. 17 MR. HILL: So moved. 18 MR. GREENE: Second. 19 PRESIDENT BOWERS: That was Matt Hill that 20 moved, and who made the second? 21 MR. GREENE: Jay Greene.

1	PRESIDENT BOWERS: Jay Greene made the second
2	to accept.
3	Any discussion?
4	All right. All in favor of approving the
5	September 2020 minutes, Commission Members signifying by
6	saying aye.
7	COMMISSION MEMBERS: Aye.
8	PRESIDENT BOWERS: Opposed nay.
9	Any abstentions?
10	Okay. Thank you. So the minutes are approved.
11	Now, we will move over to our and I will
12	just ask by way of housekeeping for folks on the line, if
13	you don't mind keeping your phones on mute until it's
14	time for you to speak, we'd appreciate that.
15	So now, we will go to departmental updates, and
16	I will turn it over to Mr. John Mobley and other
17	Department staff for the updates.
18	MR. MOBLEY: Hello?
19	PRESIDENT BOWERS: Yeah.
20	MR. MOBLEY: Can you all hear me?
21	PRESIDENT BOWERS: We can, yes, John, we can.

MR. MOBLEY: Okay. Let's go ahead and start the presentation.

All right. Welcome to the October 27, 2020,
Affordable Housing Trust Fund Commission Meeting. We are
going to be going over the financials through September
2020.

Let's go to the next slide. First, we'll talk about Trust Fund revenue, and we'll talk about Trust Fund expenditures, and we'll talk a bit about the NOFAs and RFPs that are outstanding for the Community Land Trust and Affordable Housing Trust Fund. Then we'll talk about the Affordable Housing Trust Fund financial statements.

Revenue collected to date by fiscal year is \$17,700,989 rounded to a few cents. You can see by year the breakdown of the revenue collection. This is not -- yeah. You can see the breakdown of revenue collection by fiscal year so far.

Next slide, please. The way that it's broken down is by the received tax revenue, and the DHCD contributions. DHCD has contributed three and a half million dollars in this year, and two million dollars in

the prior two years for this. And you can see the fund and dollar percentage splits for tax revenue and departmental contribution.

Next slide. So July through September 2020. In July 2020, there were 29 transactions that resulted in a monthly revenue of \$1,148,775. In August 2020, there were 11 transactions that resulted in \$355,577. And in September 2020, there were 18 transactions that resulted in a monthly revenue of \$98,547.

Next slide, please. For a year-over-year analysis, to date -- I mean, for the year, there have been 58 transactions, which have given a total revenue as shown in total above, and this is a comparison year-over-year, between last year in FY 20 and July through September, and the current year FY 20 -- 21, July through September.

Next slide, please. This month, September 2020, was a month that our revenue came in a bit under what we projected on average per month. Some months we believe are going to be over. This month was significantly under the revised projection for the month

as we recover \$98,547, when on average we're expecting quite a bit more.

Next slide. Our commitments and expenditures for the Affordable Housing Trust Fund, have -- are shown right here. We show the amount that we've actually spent, which is \$378,908 on labor and operations and administration, and to our partners that we have. And then we show the current commitments that we have outstanding, which include the \$2.75 million to MOCFS or MOHS, and some of our other outstanding commitments, which total about \$5.2 million that we have committed, but they just haven't gone out the door yet. So you can see what we have available after we take away what we've actually sent out the door, and the commitments made, and you can see that in dollar and percentage form.

Next slide. So let's move on to the Community

Land Trust, Single-Family Home Ownership NOFA. This is a

NOFA that was put out to the public, and requesting

applications. The amount of funds available was

\$2 million, and the submission deadline was 10/23, which

was last Friday. We received six submissions,

applications submitted, and the total funds requested was \$3,530,000. So we're going to have to figure out how to make that work with a budget of \$2 million, initial budget of \$2 million on the NOFA.

The Community Land Trust Consultant RFP, which was sent out back in April, and we -- as we said before, we've received one submission in response to this RFP, and we awarded Grounded Solutions the contract. The contract is -- we've notified them of an award -- excuse me. And we're working on a contract, and which will be submitted to the Board of Estimates, what we assume is in the early November period for approval.

Next slide, please. The inclusionary housing RFP, we -- for consultants, we received two submissions. The applicants have been interviewed again. So we spoke to them -- the review panel has spoke to them. The applications have been scored based on the answers and what has been submitted for the application. And the final award is not made yet, but it's being made. The award recommendation is being made. Excuse me.

The New Construction Preservation of Existing

Housing NOFA, the amount that was originally set aside for this NOFA was \$2 million. The total number of submissions received was 10. The total funds requested though was about \$5.5 million, and the recommended -- we have recommended projects for awards, and we'll talk about that in just a second. And the applicants have received verbal notification whether they may or not.

So the awardees, there were four applicants, have been awarded funds. The Affordable Housing Trust Fund units that will benefit from these funds specifically is 127 units, and the total amount that we are recommending for award is just slightly over the 2 million to make sure that our -- that the projects were fully funded at 2,059,500. We didn't want to leave something unfunded, so that's why it came out not to the exact dollar amount, but very close. The average award per unit is \$16,216.54, if you break up the \$2 million over the 127 units that are being supported by the Affordable Housing Trust Funds.

So if we're talking about the entire building, the entire impact of the funds, it's going -- the

Affordable Housing Trust Funds are going into projects that create 271 total units. So some of them are going to be for Affordable Housing Trust Fund people at and below 30.50 percent of AMI, but the entire project is just, if we talk about that as an aggregate, 271 units are going to be generated because of the Affordable Housing Trust Funds. The total development cost for all of the projects all together that we are putting our dollars into is \$92,312,681. So we have leveraged our funds at a 44.82 to 1 ratio, if we were to look at it like that.

The awarded projects before that we talked about are listed here. We talk about their benefits. But you can see the award for each of the projects, and this will be up on the website. So people -- everyone can feel free to read through, and see the -- what was written about them or a small, small subject, small description about the projects themselves.

So next slide, please. The projects that were not recommended for an award; six applicants were not recommended for an award. There are varying reasons for

them. But the next steps for the applications that were not recommended for awards, please feel free to schedule a 30-minute debriefing with the DHCD staff.

Next slide. And last, but certainly not least, are the financial statements for the Affordable Housing Trust Fund. We issued solicitations to 10 accounting firms in the Baltimore City area or in Baltimore City specifically. We asked firms to send us an application with basic information for us to make a decision about who would create the financial statements. The firms — some firms asked questions via e-mail, and we wrote back. But in the end, no firms applied for the opportunity. This is a little perplexing. So we followed up with questions. Follow-up questions were sent to the applicants. So we want to figure out why didn't people apply? And we will have some info on that once we get word back.

That's the end of the presentation today.

PRESIDENT BOWERS: Mr. Mobley, thank you.

Appreciate that very much.

For Members of the Commission, anyone have any

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   questions for Mr. Mobley?
             MS. SNOW: Yeah. Hi, David. Shannon Snow
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   here. And, John, question for you. In your presentation
   you were talking about 5.2 million already committed.
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    Can you provide a little more detail on that?
             MR. MOBLEY: I can give a full breakdown by
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   line item, but it includes the $2.75 million for COVID --
    COVID and homelessness prevention. It includes
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   commitments that were made to some land trusts that are
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    outstanding. It includes, like I said, a full breakdown
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    is probably best; not just to recite off the top of my
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   head. So that way it's in a concrete format.
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             MS. SNOW: Does that include the two million of
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    the new construction award?
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             MR. MOBLEY: Yes, it does.
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             MS. SNOW: Okay.
                               That makes sense then.
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MS. GUTHRIE: Hi, Mr. Mobley. This is Tisha

Guthrie. Just a quick question about those who -- those

projects that were not submitted for -- to be backed by

PRESIDENT BOWERS: All right. Other questions

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does the Commission have?

the funding, after they do have their, I guess, one-onone to offer some feedback, will there be resources made
available for them if there are barriers that they faced
that otherwise would have deemed them eligible for the
funding?

MR. MOBLEY: Well, I think the intent is in the 30-minute debriefing we can have conversations as to how possibly we can -- they can improve their application.

So that way -- and what we're looking to do in the future. So maybe it can be better result next time, hopefully. But depending on the applicants that we received. I mean, this time we had a budget of \$2 million and \$5.5 million of applicants -- of requests. So, I mean, we will obviously try to give some feedback.

MR. GREENE: This is Jay Greene. Yeah, we will look at maybe other potential funding, but the Department may have to see if that's a possibility. So we will just go through that process with each of them, and for some that may be a possibility. And as John indicated, give them feedback so that the next round the results may be

Thank you.

MS. GUTHRIE:

different.

One of the things that we are thinking about is to try to get out another round because there's still some funding. I think John can help me out here. Is about 1.7 remaining in this bucket. Our thought is to try to get another NOFA out on the street as quickly as possible, maybe as soon as December, so that we can have another funding round in early second quarter of next year.

MR. MOBLEY: Absolutely.

PRESIDENT BOWERS: Other questions?

Matt Hill.

MR. HILL: Yeah, this is Matt Hill. Just two questions. Following up on the awards for the new construction, I think previously the Department had said it would make available a little more detail about the projects, the scores that they received, and kind of -- I think, Shannon, you had spoken of this before about just kind of debriefing on how -- on reflections on how the scoring and application process went for purposes of looking at the next time. So is that still going to

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   happen? And then I'll just go with my second question,
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   which is that if the Community Land Trust, you said there
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    were applications for $2 million worth of funds.
    I'm sorry. There were $3.5 million applied for, but only
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    $2 million available. Has the Department given any
    consideration -- because I think the bucket for this
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    Community Land Trust pot is something like 6 million, if
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   my memory is right. Has the Department considered
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    increasing the potential funds from 2 million to 3
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   million or something like that?
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             MR. MOBLEY: Can I -- let me respond to that.
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   Matt, I hear your point, and that's a good point for us
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    to consider, and if we have quality applications, we will
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    keep open that possibility. But let's go through the
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    process of reviewing the applications, and with our
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    consultant, and, again, if we have quality applications
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    that require more funding than the 2 million, we
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    certainly will look at that. Just like we can --
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    slightly more than 2 million this time.
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    close. It just worked out that way. So hear you, and we
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will keep that possibility open.

MR. HILL: Thank you.

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PRESIDENT BOWERS: One last thing as we move on in the agenda. Is the -- for the Department one of the things we've talked about, and I think as the debriefs happen in our future meetings one of the things we'd ask for is to -- the Department to look for if there are any themes that emerge in terms of those who got funded, and also those who did not get funded. So if there are things as it relates to whether for the Department itself or the larger echo system of nonprofit and for-profit providers and funders and others, if there are certain types of technical assistance folks need or certain types of operating subsidies or capital, et cetera, that folks are looking for in the marketplace that are making these projects happen or barriers to getting -- meeting thresholds on applications. Any sorts of themes that you all may see that you could bring back and share with us would be helpful as we consider ways that as we engage not only with the Department but the larger kind of ecosystem of stakeholders, conversations that may be helpful to get folks not only prepared to apply and be

successful on this, but, again, this notion of kind of stretching dollars and resources that are out there.

So, Mr. Mobley and Jay, thank you all for that. Really appreciate it.

So we will now transition to the next part of our agenda. We've got a -- we are really fortunate this evening. We've got several guests here tonight. In the printed agenda folks will see that we do have representatives from Baltimore City Community Action Partnership and DHS and the Housing Authority, the Maryland Volunteer Lawyer Service, Maryland Legal Aid, Office of People's Council and United Way 211. And we are fortunate to night to have Ms. Danise Jones-Dorsey here as our guest moderator for the evening. We really appreciate her coming in; a former Executive Director, My Brother's Keeper. At one point in her career, a Deputy Director at the Housing Authority, and other things throughout her journey of service in the City.

And so I'm actually going to turn over to

Commissioner Matt Hill, and I want to acknowledge and

thank him for the work that he did in helping to really

pull together a session together, and say a word about kind of what's behind the reasoning behind this, and what we will hear from -- hear about tonight, and then we'll turn it over to Ms. Dorsey.

Matt Hill.

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MR. HILL: Thanks, David. So, yes. want to say thank you all for coming and participating. I know that we're all dealing with COVID epidemic as best we can, and it's an incredibly stressful time for our clients, and for the people who we're working with, who are experiencing housing instability and utility shutoffs in a way that I don't think our City has ever seen before. So we're -- you all are on the front lines of that, and we really appreciate you coming here tonight to share your experiences. The Housing Trust Fund has made money available to support that work, particularly with respect to the CAP Centers. And so we wanted to -- I think some of the -- what I hear in my conversation is that there is something about a lack of knowledge of what each agency is doing, and how they can best assist tenants, and work together to make sure that we're

providing the best assistance that we can in our respective fields.

So I look forward to helping get the word out, and looking for ways that we can partner together to continue this important work. So I'll stop there.

Thank you, David, and thank you, Ms. Jones-Dorsey for moderating.

PRESIDENT BOWERS: Matt, thank you so much, Matt.

One more quick word, just couple words on housekeeping, and I'll turn to Ms. Dorsey.

One, we did ask participants on tonight's panel to answer some questions ahead of time in written form. So they will not only be part of the formal record of this meeting, but part of the thinking behind this gathering is to pull information together that could be shared beyond tonight's meeting. And so we'll be having some brief conversation after this meeting, and working on how we compile the written answers that have been provided, and make them publicly available, and folks can disseminate them out. And so we'll be talking to some

stakeholders about how to do that, and make that public.

So thank you all for the written answers.

Members. We've asked, again, a reminder for Ms. Dorsey and our guests to go for about a half an hour on some questions she'll have for them. About the half-hour mark, I will chime in, and then ask Commission Members if there are comments, questions, you all have. And then for the balance of the last 30 minutes, we'll kind of tag team with our guests and Ms. Dorsey, and any other questions Commission Members may have.

So with that, Ms. Danise Jones-Dorsey, we turn it over to you. And thank you again.

I think you're on mute, Ms. Dorsey.

MS. DORSEY: Good evening, and thank you all for being her, and particularly the Agency representatives. I know that you have had a long day. This has been a very demanding time. COVID-19 is so unorthodox. And we just appreciate your responsiveness and your nimbleness. And the truth is, as I have shared with Douglas, the Commission wants to know what else can

be done, needs to be done? So we're not just looking for an accounting of our resources, we also need to know from you if you have a need for additional resources so we can figure out how we can bring those to you.

I was struck by the responses that each of you gave, and I decided that rather than asking you to repeat those comments at tonight's meeting, as you heard earlier, those comments are going to be compiled, and will be published and circulated by 211, our United Way partners. So I wanted to ask you some additional information. And if you have any comments that you want to put in the chat, please do so.

Here are the two questions that I was struck with. One, it was clear to me that your -- the constituencies that you serve are restricted by regulation and guideline, and may not be the full universe of people who need resources from COVID-19. So it would be important for the Commissioners to hear who you are not able to serve; one, because your guidelines restrict you from serving them; and, two, because you don't have enough resources.

Was the question clear? It's a two-part question.

Okay. Douglas, would you go first, please?
MR. GIBBONS: Sure.

MS. DORSEY: And would you identify which agency you're with, please?

MR. GIBBONS: So I'm Douglas Gibbons, II. I'm a staff attorney at Maryland Legal Aid. We are a nonprofit law firm. We have people who are low income dealing with their civil legal matters. Most importantly Where I am more involved and is when it comes to housing issues. When it comes to the obstacles in terms of reaching out to people, one of the things we find during this pandemic is that there are a lot of folks who are dealing with a technical gap. We are now more relying on computers and phones, sometimes even faxes to communicate with one another. But we know there are a population of people, who don't have computers, who may be illiterate in some of these novel technologies that we're utilizing. And so while it is helpful in order to use technology to maintain our social distance, there are occasions where

we actually have to see each other in person to deliver our services.

And so one of the things that we've done at the Maryland Legal Aid is that we're trying our best to still find ways to meet people in person, if need be, in a safe way, whether it's in our offices or some of our attorneys who are part of our community lawyering initiative that used to go to libraries and -- or set up shop within schools, but now since a lot of schools and libraries are closed, are still holding those meetings outdoors. So they can still provide that brief advice for those who that may be the one way they can speak to an attorney, get some type of free legal advice, and even potential representation.

But in terms of what we can do, I think we're all being challenged by -- how we can better serve or constituency. I think if anything --

PRESIDENT BOWERS: Mr. Gibbons, Mr. Gibbons, I'm sorry, Mr. Gibbons. Just hold on one second.

MR. GIBBONS: Yeah.

PRESIDENT BOWERS: Thank you. Yeah, I think we

got -- thank you, Matt, on mute. Go ahead. I just wanted to make sure we were all on mute there. Thanks so much. Keep going.

MR. GIBBONS: No problem. No problem. I would just add though that I think the more we're able to work together to share the resources that we have the better. Even Legal Aid as much as we do try to provide, there are certain folks who we may not be able to help. So, for example, individuals who have certain, let's say they may be of an undocumented status, for example. We may not be able to serve due to our federal funding guidelines. Or even individuals for whom there may be a conflict interest because we may have helped somebody in their past and, therefore, we, as a ethical -- we can't help. But in those situations, we rely on some of our partner legal service organizations such as Public Justice Center or with the Pro Bono Resource Help Center.

We do our best to work together as a advocates community. And I think the more that we as advocates work with other organizations, like say the Community Action partnership, that is able to reach out to folks,

let them know that they are attorneys there to help them out or at least to answer their questions, I think the better.

Did that get to the gist of your two-part question?

MS. DORSEY: You did, Douglas. Thank you so much. If you have anything else that comes to mind, please note that in the chat box.

I would now like to ask Baltimore City

Community Action Partner Centers, Partnership Centers, if
they would respond. Same question. And you have three
minutes. I should have shared that with you as well.

MS. WHITAKER: Good evening. My name is Angela Whitaker, and the Director for the Baltimore City Community Action Partnership.

What we have noticed with challenge to populations that may -- we may be unable to serve or that may be difficult for us to serve is; one, for clients who are living in unlicensed units, and with landlords, who are unwilling to become licensed.

Additionally, we are challenged as is everybody

with the physical divide with clients or customers, who don't have access to technology to engage online applications or other online portals.

Additionally, what we've come across as a challenge for our service delivery is servicing customers with limited English. With regard to what we can do to address those challenges; one, we are engaging partnerships, partnerships with CBOs who have those relationships with the immigrant population, who can support our efforts to reach out to them to complete applications to ensure that they understand the process, understand the application process, the next steps that they have to take, other documents that they can provide, and substitute for documents that we are requesting. So we are exploring a formal partnership to do that.

To support clients who may be impacted by the physical divided, we have instituted a call center. And so we are providing services over the telephone so they can call in to us, let us know what services that they require. We'll mail applications out to them, and then we have drop boxes installed at each of our Community

- Action Centers where they can bring their applications back, and we check them several times a day to process those applications.
- And then so to support those clients, who may be living in housing that's unlicensed with landlords who refuse to get licensed, we're also setting up a partnership to support those families to be relocated to other dwellings.
- 9 MS. DORSEY: Ms. Whitaker, thank you so much.
  10 I appreciate that.
  - I'd like to have comments from the Maryland Department of Social Services, please.
  - There's no rep her from DS -- okay. May I have a comment then from HABC? I see the Executive Director is here. Welcome, Ms. Abrahams.
  - MS. ABRAHAMS: Good afternoon. No. Good evening. I'll turn it over. I have Nicholas Calace and I have Corliss Alston. Corliss runs the Section 8

    Program, and Nick runs the Public Housing Program. So they will both be presenting today.

21 | So, Nick.

MR. CALACE: Okay. You want me to go first?

Okay. So I think the biggest issues we have as far as able to serve for our residents, because we do have a finite group of residents, I have a couple of items.

One is the social services that we have are very limited, and they're very much in need right now. There's a lot of issues that are happening. And specifically, a lot of tenants are locked in, shut in, communication has been difficult. We have sent people our -- social service staff that we did have, we sent to at-risk individuals, but it's certainly not enough to go to everyone.

We did make an attempt because I know it was mentioned before, I think it was -- everybody has mentioned it. We did have a -- we tried to bridge the technical gap. What we actually did was we sent out a sort of a tenant engagement package where we gave PPE, we gave children's masks adult masks, hand sanitizers, surface sanitizers, disposable thermometers. And the letter that was in the packet was really directed to the kids, who may -- who actually may have more skill in getting on the Internet than the parents because a lot of

our social media has a lot of great information on it, and we're finding out we don't get any hits from the residents on it. We were hoping that the kids would basically push this along. It hasn't been as promising as we thought. We are getting some. All right.

Two items that I have that are really big as far as the residents themselves, and it's also -- this becomes a question of communication. There's a lot of confusion about the Housing Authority. We're going through great efforts to ensure that if people lose their jobs that we do the interim changes to reduce their rent. The rent is set based upon income. So our contribution as far as resources, if you lose your job, come in quickly, we reduce your rent. This way you're not in an arrearage situation.

What we're finding is, is that the confusion we have is the residents believe that with COVID no evictions means you don't have to pay you rent. We're seeing a lot of our residents arrearage go up, and we're trying to work with them on repayment plans, and trying to tell them they have to pay their rent. It would be

helpful, maybe, if a third party was to convince them as well, hey, you'd better pay your rent or you'd better go on a payment plan. Because at some point if they lifted the eviction moratorium, we would basically be -- you would be in serious trouble of getting evicted.

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And the last item I have is something where --I know John can even expand on this more is that positive case knowledge by the Housing Authority staff and the residents that have it put a lot of people at risk. And the communication to basically get the information to the Housing Authority has been limited. And I say that meaning that my staff is going into the units. residents may not know people are positive, and that information does not come in any kind of organized fashion to us. It's been difficult for us. We've had scores of tenants, and now we've had dozens of staff people that have basically contracted the disease, and they don't know how much of that could have been prevented from a -- if we have (indiscernible) to the Housing Authority where cases exist so we could deal with targeting that location -- contract tracing or also even,

1 | like, issuing out additional PPE, et cetera.

Okay. And that's my three minutes.

MS. ALSTON: So good evening. My name is

Corliss Alston, and I am the Senior Vice President for

the Housing Choice Voucher Program. And typically the

program is similar to public housing. A participant

losses their income. They contact us, and we would make

that rent adjustment. What we are seeing is many of our

participants, they know how to contact us. We did a lot

of communications up front before we closed, saying this

how you contact us.

The benefit that we've had that has really worked for us is that we were doing some online processes in advance. So our recertifications and interims and all we -- our tenants were used to doing online. So that was a benefit for us. The other benefit was that even though our wait list is closed, we've been actively pulling new applicants from the list, and we've been exhausting phone interviews, e-mails virtual -- using virtual platforms to do interviews and voucher briefings.

The thing that we have seem with the technology

is that some of our participants haven't been responding so we've resorted to starting in October some limited appointments in the office to complete the recertifications and interims. But to this day, we've completed over 1500 interims due to loss of income.

So HUD did give us a few waivers that allowed us to do -- make exceptions, which have really helped us. So I would say we've been able to service a little more than 300 new participants on our program. In terms of not being able to assist other individuals then the recommendation is they kind of look at tax credit units. But as I mentioned, our online processes that we've had in place for over a year were really -- have really enhanced this process for us since during this COVID time. And even with our owners, our owners we have a landlord portal. So we've been able to communicate with them, and informing them that if their tenants get behind contact us so that we can process that change of income.

MS. DORSEY: Thank you so much. Ms. Alston, that is very interesting. Tell me a little, just a little bit more about the landlords, please.

MS. ALSTON: So we have a landlord portal, which tells our landlords we can post information on all of our programs, updates. We also do mail -- with them so we can send correspondence to them immediately through via the e-mails. But the postings that we put on our portal has advised our landlords to have their tenants in the event that they have loss of income them to contact us to tell -- inform them to contact us, and the information also is shared, like, e-mail addresses, phone numbers, how the tenants can contact the staff through our Call Center. We have a Call Center, and really what's happened is we've taken probably 10,000 calls during this period of time to -- and we've redirected them to staff. And our staff are working remotely. So we've been able to pretty much continue business as normal. But as I mentioned, we talked a little bit about the technology gaps. We have opened our doors for appointments for our participants.

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But our online processes have really probably kept us kind of steady during this time.

MS. DORSEY: Thank you.

1 MS. ALSTON: You're on mute. 2 PRESIDENT BOWERS: Ms. Dorsey, you're on mute. 3 MS. DORSEY: Amy, will you make your comment, 4 please? I'd be happy to. My name is Amy 5 MS. HENNEN: 6 I'm with the Maryland Volunteer Lawyers Service. 7 My organization serves low to moderate income individuals throughout the State via a variety categories including 8 9 family law, consumer housing, expungement, estate 10 administration and planning, and tax, and a number of 11 other things. 12 But this evening I wanted to talk a little bit 13 about the clinics that we have been doing with the Pro 14 Bono Resource Center and the Office of People's Counsel, 15 who is also on the call today. We are running these 16 clinics approximately every two weeks. There is some 17 variation. But we're providing brief legal advice to 18 folks that are facing utility bill issues, both in -- for 19 Baltimore City, both water and BGE related. And so we

are -- the clinics are open to everybody, tenants,

homeowners. It doesn't matter if the person is

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undocumented. It doesn't matter what their income is.

If the person is going to need some sort of ongoing representation, the person does have to potentially qualify under our normal service guidelines.

Our normal service guidelines don't have a requirement for documentation status, but the person would have to be somebody who is under our income guidelines, and doesn't -- is not over our asset guidelines. So generally that means that they have one house, and it means that their income is not over about 54 or 56 thousand dollars for a family of four.

available for folks that are facing -- that are facing high water bills, especially in Baltimore City. And the process can be a little bit tricky to navigate, and so it's one of the reasons why we're doing these clinics. There are some, hopefully, new programs that will be coming online next year to help folks, including tenants, but they're not -- they've been delayed. They were supposed -- they were scheduled to take effect earlier this year, but they've been delayed 'till next year.

And then anything, generally any issues related to BGE, we refer that to our partner, the Office of People's Counsel. So I will, obviously, leave it to them to chat about what they do.

With regard to sort of difficulties that we're certainly experiencing, we are trying a variety of methods for outreach including putting fliers into food bags, and things like that. But we're relying heavily on our community partners to help spread the word. The clinics are by phone in an attempt to make things as easy as possible for people that are facing the digital divide. And if there are documents that the client might potentially need to send in, we can do that by mail or the person can potentially drop them off. There are a few options. We're trying to make it as easy as possible for people, but it is — there is the digital divide struggle, and so we've really been seeing that.

Thank you.

MS. DORSEY: Amy, thank you.

As the Maryland Department of Social Services joined us yet?

Okay. Then it appears to me the -- I have United Way 211.

Okay.

MR. GOTTBREHT: Hello. Hi. It takes a moment to unmute. I apologize for that. Hi. I'm Scott Gottbreht. I'm the Associate Vice President of Homeless Services at United Way of Central Maryland, and I oversee our response to the COVID housing crisis.

United Way has some funds from the Emergency
Food and Shelter Program also known as EFSP, which are
funds that FEMA passes down to United Way Worldwide, who
then distributes to local boards, who make decisions
about where to invest those funds.

And we applied for those funds to leverage in the direction of rental assistance and eviction prevention. And these funds are typically quite good because they're very flexible. They don't need a whole lot of documentation. And explicitly in the regulations they say that there's not a requirement related to households with, for example, undocumented head of household situations. In fact, the program is explicitly

designed to sort of work around those, and can be flexible at times.

That being said, some examples of folks that we are unable to assist are folks who -- because this is particularly a CARES allotment of EFSP funds, and so they have to be able to document loss due to COVID. And the caption there, I think, is not that they have to have a loss due to COVID. I think a lot of people had a loss due to COVID. They have to be able to document it, which is a barrier and a challenge in and of itself. And then I'll talk about a remedy to that in just a moment.

But the other thing that I think is important is that with the EFSP funds the payment of a month of past due rent has to sort of guarantee 30 days of continuance in the unit. So, in other words, the feds don't want someone, us paying back rent, and then the person getting evicted anyway. And that seems like a pretty reasonable standard from my perspective. But the more landlords I talk to find themselves -- I find I'm getting a lot more pushback day after day of folks who are getting frustrated with all of the strings that are

being attached to eviction prevention dollars. Things like for every month we pay a back rent, you can't evict for a month after that or you have to forgive a certain percentage of the rent. And there's a lot of landlords that have just made the strategic decision that they're not going to play ball. When we say you have to delay, you can't file evictions for 30 days, what that means because the court is so backed up, is that they have to get out of their place in line currently, and get back in the line a month from now, and their case isn't going to be heard for three or four months more months. So asking them to delay 30 days is like asking them to delay five months. That's what I'm hearing now.

The point is that there are -- whenever we attach strings, and the EFSP money does come with some strings, there are some landlords that aren't willing to play ball. And so some folks that we're not able to help with these funds are folks who have landlords that are simply not willing to cooperate with the requirements of the program.

We do have some super flexible dollars. We are

United Way. And one of the things that we're good at is raising money from businesses, private donors, foundations. And so that's super flexible money we can use in cases where there's documentation barriers or cases where the landlord simply doesn't want to comply with red tape. We can always just sort of write a check and pay it off. But those monies are very few and far between, and should -- and really should only be used in the rarest of cases were someone has slipped through all the cracks.

I heard one United Way describe their eligibility screening as a cascade or a waterfall eligibility triage, which makes a lot of sense to me. So for the most restrictive amount that you're eligible for you should go for that one. So if there's a pot of money for veterans, and you're a veteran, you should go for that amount of money. If you have a -- so I, so -- and then if you're family with children and there's pots of money for families with children, you should go for that one, and so on down the cascade. And the super flexible money should really only be reserved for situations in

which no other pot of money is available. And I think coming up with sort of a system cascade like that would be incredibly helpful. Some sort of visual that folks can engage with to say if them (indiscernible). If not this, then here's a pot of money I can apply for. If not this, then here's another one, and on down the line. And other continuums I've heard of have charts like that, that are helpful, that can coordinate agencies and that our public facing.

The other thing I was going to say is that
we're told a lot that the funds that we're getting, I've
heard from several service providers the funds we're
getting from government, from CARES Act money or from
government pots of money is not allowed to go to staff
costs or indirect costs, and this is creating some
serious trouble for us. The barrier of folks needing to
document they've been impacted by COVID, that can be
surmounted if you have a savvy case manager who can look
at bank statements, and get letters, and things like
that, but that requires staff time. And when there's so
many of these government pots of money that don't allow

for staff costs and don't allow for indirect cost, our leadership is hard pressed to even accept a program like this or want to participate in programs like this for client assistance because it costs us money to operate, and it drains our staff, and we're all working late, and there's no money that can be used for these staff costs. So that's another thing that I would recommend is coverage for those indirect costs.

And the last thing I want to recommend is that to overcome a digital divide, our 211 system answers 200,000 calls a year right now at this point with respect to COVID. That's a lot of calls that we receive. And in order to be — in order to survive in the current eviction prevention world, you have to be able to self-advocate. You have to be able to have the wherewithal to call the program, keep up with the news, get the application windows, take the time from work to fill out the forms and print them. And it really requires a lot of wherewithal on the client side to try to navigate the system; a lot of energy, a lot of time. And so I just want to call it the one off mentality. That folks are

sort of left to fend for themselves, and  ${\tt I}$  -- in Baltimore County, for example, and other jurisdictions we're trying to explore a strategy where we can bundle large numbers of these accounts, reduce the red tape and these sort of packaged deals. Because the way it is right now it's sort of, it's sort of a hit or miss sort of crapshoot for a lot of households that are lost trying to navigate all these complex eligibility requirements and application windows without a case manager on their own. And really good luck to them. It's a difficult situation whether or not they get the money comes down more often than not to luck and happenstance, and who they happen to know or what position they were in. think we need a much more strategic approach that can handle a large number of accounts at the same time. we're talking about some landlord engagement strategies where we can take 50 past due accounts, and try to settle them all at the same time. We think that might get us some headway, but that's just sort of a paradigm shift. I don't think that means that we should give up on individual one off approaches. I think it means that we

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- 1 | need to come at this from a bunch of different angles,
- 2 | and keep slugging away at this thing. And that's an
- 3 | approach that I think that we should consider in
- 4 | Baltimore City.
- 5 | So that's it from me. I've been talking too
- 6 ||long.
- 7 MS. DORSEY: Scott, thank you. Thank you so
- 8 much for those insights.
- 9 I believe that the only agency that I have not
- 10 | heard from is the Office of the People's Counsel. Is
- 11 | that correct?
- 12 UNIDENTIFIED SPEAKER: Hi. Thank you guys for
- 13 | having me today. I really appreciate it. So I don't
- 14 | think everyone always knows what OPC is. I'm just going
- 15 | to take a second to just explain that. We are an
- 16 | independent state agency, and what we do is we work to
- 17 | kind of give voice, and look out for the best interest of
- 18 | consumers of electric, natural gas, telecommunications
- 19 | and private water. So we actually function primarily as
- 20 || a consumer law office, even though we don't represent
- 21 | kind of individual cases. We're kind of in the

background trying to effect change on kind of a larger level. So we have -- we do have a Consumer Assistance Unit though, and that's what I'm in charge of. I'm in charge of Consumer Assistance at OPC. That's where we do work one-on-one with folks to solve, like, very complex utility situations. We do educate a lot of consumers about their rights, and also agencies, and then answer a lot of questions about -- but it's a very complex utility sort of situation.

Now, during this time, we have had some changes to our office, but we've always kind of been a place where people can go and call in over the phone, which has been nice. So they don't need that extra level of kind of like technology to kind of get in touch with them.

Now the complications we work through, like, for (indiscernible) understanding billing situations, and then we link them a lot to other resources kind of like Mr. -- I think it was Mr. Nevins (ph.) has done, kind of partnering at this moment I think is the most important thing that we can all be thinking about, and how to pull resources, and how to e-mail one another. And to speak

to that, I think AP (indiscernible) was saying that he was (indiscernible) partner because really the one thing that we've seen that we have been able to help because of kind of regulations on our office is that public water piece. And so those of us that, like, live in Baltimore City, that's a huge barrier for a lot of folks. So having referrals over to whether it be MBLS, CBRC, PGAC has all been really helpful to kind of like to lean on one another.

Now, we've also been trying to get the word out even further than just that small circle. So I think since, I don't know, in the past couple months, we've probably trained about 1,000 people in agencies on how to help their folks either apply for assistance at one of the CAP sites or online or one of the other sites throughout the State, as well as, like, look for consumer protection kind of red flags.

Now, in addition to that, we also -- a lot of the work that we do is legal, and it's behind the scenes kind of in litigation with the utility companies. So as an example right now -- our office was very pivotal in

kind of negotiating the -- what's known as PC53, and those are the protections that we're seeing now for utility folks. I want to just quickly mention something about that too. But we're also going to be submitting comments on the -- it's called the AMP Program. It's the Utility Arrearage Forgiveness Program. They have then throughout the nation, especially now trying to address some of these unprecedented arrearages we're seeing across the nation, and Maryland is absolutely no exception. We have several hundred thousand people, who are in arrears, and we're looking at those folks that have always probably needed the extra assistance to carry the energy burden, but also now this whole new class of people that have never been in this situation before.

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There is money out there with the CARES Act. I think (indiscernible) Energy Program the main funder for utility assistance. It's about \$150 million. So the money is there, but as the CAP Center said, there are some digital issues with places not being open, and people not knowing where to turn. So I think we struggle a lot with trying to get the word out also. It seems so

simple, but, again, we have like these two different sets of folks, and some might not have access to kind of a lot of the digital marketing going on right now. specifically around those extra protections that people have in place, right now everybody in the State of Maryland, if you're behind on your utility bills, you are quaranteed a 12-month payment plan. That might not seem like a lot, but that was not something previously that people had access to. And if you're (indiscernible) certified, and you applied to energy assistance, you can get a 24-month payment plan, which could really mean a lot for a family who has really fallen back. So I think some of the things that we're struggling with is really getting that information out. Because there's all of us kind of providers that know this stuff as a second language, but it really is exactly that. Kind of normal person would not know these things. And so I think we are always trying to think about how do we push this out so that people who need it get it.

Because right now it can't be as easy as walking into

your local kind of community center to find out. So I

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think that's sort of where we struggle. And, like I said, I think it was Mr. Nevins who said that I think partnership is part of that in pushing information out through networks, and kind of training the frontline staff on knowing what the consumer protections are and the red flags to look for.

MS. DORSEY: Thank you so much.

President Bowers, if DSS is not here, then that completes my portion of the questioning, and I would like to turn it back to you.

PRESIDENT BOWERS: Thank you so much,
Ms. Dorsey. Really appreciate that.

And to all our guests, we've got about another 25 minutes, and I want to invite members of the Commission who may have comments or questions for any of our panelists, and well as those who are in the general public, who are watching, if you'd like to submit a question through the Q&A function in the, online you can do that, and if we're able, we'll grab some of your questions for our panelists or comments you may have.

But are there any members of the Commission who

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have a question for one of our panelists or an

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    observation based on what you heard? Floor is open.
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             MS. GUTHRIE: Yes.
                                  This is Tisha Guthrie.
   First, I'd just like to thank everyone for making
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    themselves available this evening, and presenting the
    information in a very cohesive manner.
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              This question actually goes to HABC. I
   actually have a couple of questions. First of all, I'd
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   like to know when your online process for recertification
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    for those who are voucher holders, when does that go
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    live?
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             UNIDENTIFIED SPEAKER: So that -- do you want
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   me -- is it okay if I answer that question or you want to
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    give me the other questions?
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             MS. GUTHRIE: No. You can go right ahead.
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    Thank you.
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             UNIDENTIFIED SPEAKER: Okay. So we went live
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21 MS. GUTHRIE: Okay. Now, I will disclose that

June of '19, and we did it (indiscernible) schedules.

But as of August 20 of this year, we are 100 percent

online with our recertification process.

as a Commissioner I sit here as a voucher holder. So my voice is that of one that advocates for those who are voucher holders. And as such, I personally know that there are some serious issues with that program. And, also, just being in contact with those who are voucher holders, and have tried to utilize the program, I mean, the online service, there are some barriers; one of which is if there is one bit of information that does not allow you to move forward even (indiscernible) process, you cannot use it. And, unfortunately, that was my case. won't get into persona details, but I wasn't even informed of the online process until February of this year. So I do understand that it was a staggered process, but as of February I was notified, and then March happened.

Moving forward so --

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UNIDENTIFIED SPEAKER: Let me just make a little comment. So when I said staggered schedules, it was based on your next recertification. So as recertifications came due, then that's when our participants were notified. There is a two-step process.

First, you have 30 days to complete it. And if for some reason you're unable to complete it, then we send -- we start sending appointment letters that after you receive your first appointment, if you don't respond, then you'll get one additional opportunity to complete -- to come -- one additional opportunity to come into the office. And then when you come into the office, we have four kiosks in our waiting area. So the kiosks are there for us to help you navigate through the process. But it sounds like yours came due in February, and were you able -- MS. GUTHRIE: No, it did not. Mine came due much later.

UNIDENTIFIED SPEAKER: Okay.

MS. GUTHRIE: But the point I'm trying to make is that -- and I'm glad you continued because as I, like I say, my process had a glitch. The amount that I was paying or that I am paying did not coincide with what your system had documented. So there was a problem there. That problem prevented me from moving forward. So I didn't -- I no longer had the option to complete my process online. But, again, I don't want to get caught

up in my own personal minutia. That's really not the point. The point is that, yeah, the point is that there are glitches, and there needs to be a POC, a plan of correction so that people don't have this especially during these times where I actually had to -- I didn't have an option but to present or to fill out the paper form. And I filled that out in June, and my income was definitely impacted. As of today, which is October 27th, I have yet to hear anything from the Housing Authority. I am not an outlier. This is a problem, and there needs to be a plan of correction. So --

UNIDENTIFIED SPEAKER: What I would recommend to you is, I mean, I'm not quite sure what happened. It sounds like there was a discrepancy with income, the amount or so --

MS. GUTHRIE: I'm just -- let me just jump in.

Because, again, I really -- this is not a personal issue.

I'm bringing this to the attention because, again, there

are a lot of residents, who depend on these programs, and

as we've mentioned, the navigating of the online system,

and having to actually go through the paper process of

recertification, it is -- it's extensive, and it can be very panic inducing. And when you do not -- when you complete the process, and you don't have any closure or you don't hear anything from the agency, it continues to produce anxiety. So I'm bringing that to your attention because, again, I am not a isolated incident. I'm hearing this from other individuals, who engage HABC. MS. ALSTON: Okay. Well, thank you for that comment. We will definitely look into it. MS. GUTHRIE: Okay. And one more question. You mentioned the landlord portal. MS. ALSTON: Yes. 

MS. GUTHRIE: Now, is this portal, is this available? Is this something that has extended to small property owners or and/or multi-family complex owners and managers?

UNIDENTIFIED SPEAKER: So the landlord portal is open to all of our landlords. And I'm going to say that we have about 98 percent of our landlords are on the portal, and they can look at their inventory, their inspections, their -- the housing assistance payment that

we make on behalf of the owner and the tenant share. It pretty much has all the information about their units on the portal. It says when your last inspection is. It tells them about their checks. The plan is to move that to a housing portal for our participants also so they can see that the information — their information, which would be from the unit that they're residing in.

MS. GUTHRIE: Okay. And my last question, again, this is based on not only personal experience, but, again, be in contact and constant communication with others. Mentioned was -- I'm sorry. I'm trying to see what I wrote. The emergency PPE packets that were sent out, and to whom -- how is it determined what residents received these packages? Because I will tell you, there are many people with whom I have spoken, myself included, who had to buy their own, and I have never received anything in the mail.

UNIDENTIFIED SPEAKER: So those PPE packages went out to the public housing residents, not the voucher holders.

MS. GUTHRIE: Okay. So it wasn't made clear.

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UNIDENTIFIED SPEAKER: Yes. Nicholas made that
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    announcement, and he runs the public housing side of our
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   program, and Corliss runs the Section 8 side. So the
    PPEs and the bags went out to the public housing
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    residents, not the voucher holders.
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             MS. GUTHRIE: Okay. And what was the rationale
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   behind that distinction?
             UNIDENTIFIED SPEAKER: It's a big difference.
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   I mean, the voucher holders they're all over the place.
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    We have some in the county. We have them everywhere.
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    Our public housing residents are all here in Baltimore
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          They're contained in our developments. We can get
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    to them. So we know where they are. It's a little bit
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   more taxing to get out to the Section 8 residents.
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             MS. GUTHRIE: Okay. Thank you.
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             PRESIDENT BOWERS: Thank you, Ms. Guthrie, for
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    your questions there, and comments.
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             Other questions, comments that members of the
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    Commission have?
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             Someone asked in the Q&A box, and I'll ask if
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    folks could go on mute while we're speaking. We're
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getting some background. Someone asked what is the official name of the portal in the Q&A box, is there some official name of the portal that was referred to, I guess, if someone was looking for that?
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UNIDENTIFIED SPEAKER: It's just a landlord portal, and it's only to those housing choice voucher landlords that are receiving subsidy on behalf of our participants.

PRESIDENT BOWERS: Got it. Thank you.

Other members of the Commission, that was a question from the Q&A box. Any other members of the Commission with comments or questions.

Or, Ms. Danise Jones-Dorsey, Ms. Dorsey, are there other questions based on -- and we really appreciate you keeping a running tally of what some of the feedback that was coming through. Do you have other questions you want to ask?

MS. DORSEY: Thank you, President Bowers. I just have one clarification that I would like to have made. Talking about persons who rent who are behind in their rent because of COVID-19 economic problems. I want

to be clear that HABC only serves a portion of that population. And it sounds like the United Way has dollars to serve a different portion. Is that correct, Executive Director Abrams? I want to make sure I'm clear on that.

MS. ABRAHAMS: Right. So the Housing Authority services Section 8 and LIPH, low income housing, the public housing side. The population that we don't service that is very vulnerable right now are the ones receiving tax credit — that are residing in tax credit units. They don't have subsidies like we do. We have subsidies from HUD to take care of those clients that we serve. That population is really sitting out there because they're almost treated like market rate residents. But there are still affordable housing units with no tax, no type of subsidy to help them. So they are really a very vulnerable population right now.

PRESIDENT BOWERS: Scott, let me ask Scott at United Way, if you're still on with us, the thought -- and thank you again for some of the conversations going into this meeting. Any thoughts around how we -- how we

may be able to take this information that's been gathered here tonight, and work it with your agency, potentially put it out. And if -- and the notion of even beyond tonight's information, just on an ongoing basis kind of playing the chess board out three months ahead, six months ahead, nine months ahead, who knows how long we'll be in this kind of world. In terms of the ability to have a central place for clients, providers to go, to get information that's being updated, any thoughts around whatever your agency or others that you may know about may have the ability to do kind of on an ongoing basis to keep this kind of information updated?

MR. GOTTBREHT: Sure. So our two in one call center has been sort of touted by Governor Hogan in press conferences and everything, and that entity is really good at having all of its organization -- all of its information regularly updated. And so when there's new information it can ping the whole network of operators, and they can sort of move like a school of fish. So I think coordinating with 211 is definitely one of the key ways. And we're also -- further request of this body

we've offered to produce an in-kind donation of our graphic designer, who -- and this stubborn cat here who is with me that our -- we'll -- our -- we're contributing several hours of our graphic designer to create a one-pager or multi-page document that can be circulated to the public, and we can work with you all to update that. But that's a great question.

And I, also, I want to -- there was a question that was just recently asked about United Way has certain money, and the Housing Authority has certain money. Just want to clarify. We have like \$50,000 for Baltimore City, which is the equivalent of about 35 households, which is a drop in the bucket compared to the big government money that's a system level response. It's just a lot smaller. But the -- so I like to think in terms of philanthropy money is very, very flexible, and can be used in very, very flexible, gap filling situations. And but government money and government solutions need to be the bulk of their response because that can handle the scale of the households that we're seeing. United Way can play a part when you need

somebody who is nimble and flexible, no offense HABC, who can plug dollars here and there, who can write checks very quickly, who can case manage around the red tape.

That's where we come in, and we're a very willing partner in that space.

We don't have as much money as government, but we're definitely willing to work, and put in the extra hours to try to make it work for folks who are in need.

PRESIDENT BOWERS: Scott, thank you. We appreciate that, and appreciate the in-kind donation. Really grateful for that for sure.

Other questions or comments? We've got a couple minutes left her, about five minutes, that Commission Members have based on what we've heard tonight.

MR. HILL: This is Matt Hill. I just want to come back to the CAP Centers and what Ms. Whitaker was discussing before. And I'm just -- so we have a lot of clients I know who are in the queue for either some part of the application process, and I didn't know if you had any updates on when monies -- application decisions might

be made, when money might start to go out the door. And then I know we've had some ongoing back and forth about language access, and I know you identified that as one of the challenges you all are facing. So if you could talk a little bit more about how you are looking to bridge that gap, I would appreciate it.

MS. WHITAKER: Sure. So to address your first question, we are processing applications currently, and looking for money to go out the door very soon. And so what we -- we partner with DHCD, and they gathered information from clients who had already been serviced through CSR, and that (indiscernible) updated rent vouchers from those clients who continue to be behind in rent. And so we re-evaluated those applications, ensured that they were still eligible for the service, and had all of the necessary documents and paperwork and eligibility requirements met. And so we will be sending checks out for those very soon. And we started with that clientele just to test our system to make sure that we were prepared for the onslaught of other applications. And so that process will be evaluated at the close of

this week, and then next week we will process hopefully with processing all of the applications that we are receiving, and getting the monies out of the door.

Then so to address your second question, I shared previously that we are in the process of developing partnerships with (indiscernible) service for immigrant communities, and they will process and case manage the applications for the clients that seek eviction prevention, who we are unable to service because of language access.

MS. EDWARDS: And I just want to, I just want to -- this is Tisha Edwards, add to Angela's last statement because Scott was correct. There are so many times where there isn't funding to support these organizations who are stepping in and supporting the collaboration. But I do want the Affordable Housing Trust Fund to know that in the case where we have very specific partnerships, for instance, the United Way of Central Maryland, they are going to be our lead partner on the case management for those families that need to be relocated. And as Angela said, we have a handful of

trusted partners who will be our -- who will be the front line supporters for the immigrant population.

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I want you to know that we are providing funding to those organizations to underwrite their engagement in the process. Because we know that everybody is having to take on more so we are using some of our -- DHCD is providing the funding to use some of the CDBG money we have to fund those partners for additional staff, some of the overhead cost. So we are trying to meet that need that Scott spoke to in our kind of partnership that we're building around the Eviction I just do want the Commission to Prevention Programs. know that we are very cognizant of the strain that nonprofits are under to be able to meet the need, and we are doing our best to share in City resources to do some of that underwriting of the partnerships that we have in place.

PRESIDENT BOWERS: Ms. Edwards, thank you for that.

I actually wanted to throw out a -- there is a question in the chat box here looks like about the CAP

Centers. How many tenants received an application from the CAP Center, and what is the best number to reach the Centers? Is a question that was in our chat box.

MS. EDWARDS: So I put the phone number in the chat box (410) 545-0900. And, Angela, please correct me if I'm wrong, but I think we've received about a thousand inquiries so far for eviction prevention. So they are not going through an application process at this point because we are triaging everyone who didn't get support through the initial temporary rent program. So we're going back, and all of those folks who were rejected for a lot of different reasons, making sure that we can cover them.

With the original temporary support program you could only get two months of rent. We're now going back to those folks, and qualifying them for up to six months of rent. And so we have a pipeline of new applicants that are coming into the CAP Center, and they are getting a light touch, but they are the second wave of clients that we will work through as Angela said. Our first wave are those folks who are in the temporary rent support

program, who were either declined or who need additional assistance right now. So we have kind of a tiered approach, if you will, to meeting the growing demand.

PRESIDENT BOWERS: Ms. Edwards, thank you so much.

I'm going to actually as we wrap this portion,
Ms. Dorsey, I'm going to give you 60 seconds for kind of
a final word as our moderator for this portion, if there
is a final word you'd like to say as we get read to wrap
this portion of our meeting.

MS. DORSEY: Thank you, President Bowers.

First of all, again, I would like to thank all of the agencies that was represented tonight. Again, the Commission does appreciate the work that you do. We do know that this is a daunting service, particularly during COVID-19. We also -- the next thing that is going to happen -- I took copious notes as you commented, and some themes emerged that I will present to President Bowers regarding your comments to make recommendations from this -- to the Commission to recommend to the appropriate parties to help make this work easier. I'm looking at a

continuum of service that is seamless.

But, again, thank you for what you have offered. We are going to get through this together. I'r definitely appreciate of the fact that you all were crystal clear that everyone in universe of being at risk for eviction is not necessarily people that you serve. So the other thing that emerged for me was who are the folks that fall outside of your service area as well? And we'll share that with the Commission.

President Bowers, thank you for your faith and trust in me to moderate tonight, and to make notes. This has been a pleasure, and I look forward to working with you and the other Commissioners as we move forward to address this concern with our partners.

Thank you all so much, and have a good evening.

PRESIDENT BOWERS: Ms. Dorsey, thank you so

much on behalf of the Commission. Very much want to

thank you for the work you put in ahead of time. Thank

you for the notes even that you were tracking as we were

going through this conversation, and the chat box, the

answers that people were giving, that was very helpful.

Yes. Want to thank all of our guests. We know it's the end of a long day, and for you all to come in. And I really want to thank again, it's a lot of thanks, but we need to show gratitude and appreciation. The fact that we have a range of folks here ranging from the CEO of our Housing Authority to leaders of non-government organizations, legal aid organizations, government staff, we really appreciate the fact that we can have a mix of people, which really does show -- it takes a lot of folks to try to provide the kind of assistance that residents of Baltimore City need in these unprecedented tough times.

So thank you all for being here this evening.

And, again, I want to thank Commission Member Matt Hill in particular for work that he put in behind the scenes to do a lot of the organizing and reaching out to folks and identifying Ms. Dorsey, did a great job.

We are in our public comment stage as we prepare to move towards the end of the meeting. The public comment stage, I want to ask Stephani with the Department if there's any new -- if there are any new

questions that have come in, in the public comment section, in the Q&A or the chat box as I've been trying to monitor? But, Stephani, is there anything there that we --

- MS. ESTRADA: Yes. I have one from Tiffany Brow (ph.). Is there a plan in place to reach that vulnerable population? I believe that that was a question for Janet when she was talking about HABC couldn't serve the tax credit people.
- MS. ABRAHAMS: Yeah. Well, I am not sure what type of plan. I know that they kind of fit into the market rate residents. So I know there are different programs that I heard will be starting here within the City to help those residents that have rent issues because of COVID-19.
- We don't have any programs within the Housing
  Authority to assist because we are federally funded just
  for the Section 8 and the Public Housing Program.
- And I do want to make a comment to say that the Housing Authority, we are not the only ones here in the City providing Section 8 vouchers. So a lot of people

get confused thinking that just because they have a voucher or they live in a building that has project base that it is the housing authority. So I just need people to make sure they check in with their management offices to see exactly which Section 8 program they're on so that they can really work with those offices to make sure their rents are adjusted.

JUNIDENTIFIED SPEAKER: And, Stephani, can I just follow-up on Janet's feedback related to these individuals who are in these tax credit housing? That is something we can help with in the CAP Centers through our Eviction Prevention Program. So I'm open to figuring out how to reach that population, but they should be directed to us to the kind of city-wide Eviction Prevention Program that we are managing. We should be able to help them.

PRESIDENT BOWERS: Great. Stephani, anything else coming in through the box?

MS. ESTRADA: Yes. Rachael B, what is the official name of the portal? Now, I also believe that that was a question for HABC because that came in when

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   Tisha was asking about --
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              PRESIDENT BOWERS: Yeah. I think Ms. Alston
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    answered that one earlier.
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             MS. ESTRADA: Okay.
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             PRESIDENT BOWERS: Yes.
             MS. ESTRADA: It is one -- Shannon Snow,
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 7
   Maryland Housing Department has an assisting program
    that's been out since the summer for tax credit property.
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    So --
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             MS. SNOW: Okay. That's good information.
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             PRESIDENT BOWERS: Thank you.
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             All right. So hearing nothing else on the
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   public comment side, we appreciate folks bringing in
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    questions.
             To the Commission Members under the other
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   business portion of the agenda, just want to look at one
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    thing. We're going to make some -- two things. One, I
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    should say first to put a bow on what just happened.
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   way of reminder, we'll be working to kind of debrief and
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   be in conversation with Scott and the folks at United Way
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again about how to pull some of this information

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together, format it so it is in one central place, in addition to the written answers being part of the formal record that will be eventually posted publicly, we're going to work with United Way to produce something that will be more kind of readily accessible to folks sooner, and in a format that people can distribute to their network to hopefully get information out and about there.

The other thing I would just say, I think, is we always kind of lift up that for those who may be listening certainly on the public side and on the private sector side the extent of which we can identify new dollars and creative ways to stretch existing dollars to help meet the urgent need that exists as we've heard from both the public and private side, there are real compelling needs out here, and we need more dollars brought to the table to try to help folks out in all sorts of ways. So we encourage if folks have any influence on that in whatever tables you sit at on the public or private sector side, to please try to identify that. And we from the Commission standpoint will continue to work with the Department, obviously, around

how the dollars that have been allocated to the Trust

Fund are utilized in ways that can help meet these urgent

needs that are out here.

Commission Members I want to say that at our last meeting we had talked about having a December 15th meeting. Our calendar gets a little -- in November and December -- mixed around because of the holidays end of the months. What I'm going to suggest is that we not -- we will not have a November meeting, which is -- comes the week of Thanksgiving. Then we're moving up our December meeting so that our next meeting of this body would actually be on December the 15th, same time. So that we would not have a November meeting, and then our -- but our December meeting would come earlier than normal on the 15th. And so we'll make sure that we can send out something to hold calendars for folks who are members of the Commission and, obviously, let the public know as well.

Does anybody else have anything, Commission Members, by way of other business before we adjourn?

Okay. Thank you again to Department staff.

1	Thank you for all guests. Thank you for those who have
2	watched online.
3	It's 7:31 p.m., October 27, 2020. This meeting
4	is officially adjourned. Have a blessed evening.
5	(Whereupon, at 7:31 p.m., on October 27, 2020,
6	the meeting was adjourned.)
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1	CERTIFICATE
2	This is to certify that the foregoing
3	transcript in the matter of:
4	AFFORDABLE HOUSING TRUST FUND COMMISSION
5	BEFORE: David Bowers, President
6	DATE: October 27, 2020
7	PLACE: (Webex)
8	Represents the full and complete proceedings of the
9	aforementioned matter as reported and reduced to
10	typewriting by Free State Reporting, Inc.
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12	1 on Boun
13	Roland Thomas Bowman, III, Reporter Free State Reporting, Inc.
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